

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Nulf, Michael L.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Linda C. Vivian</b>	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>xxx-xx-0046</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>1603 Pennsylvania Court Naperville, IL</b>	Street Address of Joint Debtor (No. and Street, City, and State):
ZIP Code <b>60563</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Dupage</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13
	<b>TAX-EXEMPT ENTITY</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Check one box: <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information		THIS SPACE IS FOR COURT USE ONLY							
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
Estimated Number of Creditors									
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets									
<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million					
Estimated Liabilities									
<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million					

Official Form 1 (4/07)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Nulf, Michael L.****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location Where Filed: <b>NDIL</b>	Case Number: <b>98-20356</b>	Date Filed: <b>11/04/98</b>
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b>
<p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		
<p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).</p> <p><b>X /s/ Robert V. Schaller</b> <b>September 5, 2007</b>  Signature of Attorney for Debtor(s) (Date)  <b>Robert V. Schaller SCR3-6190406</b></p>		

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and Exhibit C is attached and made a part of this petition.  
 No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  
 Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Statement by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

**Voluntary Petition***(This page must be completed and filed in every case)***Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Michael L. NulfSignature of Debtor **Michael L. Nulf****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 5, 2007**

Date

**Signature of Attorney****X** /s/ Robert V. Schaller

Signature of Attorney for Debtor(s)

**Robert V. Schaller SCR3-6190406**

Printed Name of Attorney for Debtor(s)

**Robert Schaller Law Office**

Firm Name

**907 N. Elm, Suite 100  
Hinsdale, IL 60521**

Address

**630-655-1233**

Telephone Number

**September 5, 2007**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Nulf, Michael L.****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Michael L. Nulf

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]*       

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Michael L. Nulf  
Michael L. Nulf

Date: September 5, 2007

Robert V. Schaller  
Robert Schaller Law Office  
907 N. Elm, Suite 100  
Hinsdale, IL 60521

Cavalry Portfolio Serv  
4050 E Cotton Center Blv  
Phoenix, AZ 85040

Credit Acceptance  
Po Box 513  
Southfield, MI 48037

Michael L. Nulf  
1603 Pennsylvania Court  
Naperville, IL 60563

Central DuPage Hospital  
c/o Merchants Credit Guide Co.  
223 W. Jackson Blvd.  
Chicago, IL 60606

Credit Management Lp  
4200 International Pkwy  
Carrollton, TX 75007

21st Century Financial  
c/o David Azran & George Tavoularis  
5412 N. Clark, #218  
Chicago, IL 60640

Central DuPage Hospital  
0N025 Winfield Road  
Winfield, IL 60190

David Azran  
5412 N. Clark, #218  
Chicago, IL 60640

Americredit  
801 Cherry St Ste 3900  
Fort Worth, TX 76102

Century Farms Hoemowners Associat.  
c/o Jeffry J. Knuckles  
48 East Jefferson St.  
Naperville, IL 60540

DMHS  
1776 S. Naperville Rd.  
Bulding B, Suite 203  
Wheaton, IL 60187

Aspire/Cb&T  
Po Box 105555  
Atlanta, GA 30348

Chapter 13 Trustee Stearns  
Glenn Stearns  
4343 Commerce Court  
Lisle, IL 60532

Dr. S. Guillermo Philipps, SC  
c/o Medical Collection System, Inc.  
725 S. Wells Street, #500  
Chicago, IL 60607

Bally Total Fitness  
12440 E Imperial Suite 3  
Norwalk, CA 90650

Clty of Naperville  
c/o AAM, Inc.  
330 Georgetown Square, #104  
Wood Dale, IL 60191

Dupage Credit Union  
1515 Bond St  
Naperville, IL 60563

Bariatric Medical Specialists  
c/o Rlchard A. Joseph  
3080 Ogden Ave., #204  
Lisle, IL 60532

City of Naperville  
395 W. Lake Street  
Elmhurst, IL 60126

E-Cast Settlement Corp  
c/o Financial Asset Management Sy  
PO BOX 451409  
Atlanta, GA 31145

Bc/Cbsd  
Po Box 15109  
Wilmington, DE 19850

ComED  
Bill Payment Center  
Chicago, IL 60668

Edward Hospital  
801 S. Washington St  
Naperville, IL 60566

Cap One Bk  
Po Box 85520  
Richmond, VA 23285

Countrywide Home Loans  
450 American St  
Simi Valley, CA 93065

Fcnb/Spiegl/Ebaur/Nwpt  
9300 Sw Gemini Dr  
Beaverton, OR 97078

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Illinois Department of Revenue  
Bankruptcy Section, Level 7-425  
100 W. Randolph Street  
Chicago, IL 60606

Naperville Radiologists  
c/o ATG Credit, LLC  
PO BOX 14895  
Chicago, IL 60614

Fleet Cc  
300 Wakefield Dr  
Newark, DE 19702

Integrated Homecare Services  
1141 E. Main Street, #107  
Dundee, IL 60118

Naperville Radiologists SC  
6910 S. Madison Street  
Willowbrook, IL 60527

Geroge Tavoularis  
5412 N. Clark, #218  
Chicago, IL 60640

Internal Revenue Service  
PO BOX 21126  
Philadelphia, PA 19114

Nicor  
PO BOX 2020  
Aurora, IL 60507

Heights Fin  
3726 W Elm St  
Mc Henry, IL 60050

Kca Finl  
628 North Street  
Geneva, IL 60134

PayPal, Inc.  
c/o NCO Financial Systems, Inc.  
PO BOX 17295  
Baltimore, MD 21297

Heights Finance Corp  
3726 W Elm St  
Mchenry, IL 60050

Laboratory & Pathology Diagnostics,  
Department 4387  
Carol Stream, IL 60122

Professional Credit  
500 Bi-County Bv Inc  
Farmingdale, NY 11735

Hsbc Nv  
Po Box 19360  
Portland, OR 97280

Linden Oaks Hospital  
c/o Revenue Production Management  
PO BOX 830913  
Birmingham, AL 35283

Progressive Eye Care  
1020 E. Ogden Ave.  
Naperville, IL 60563

I C System Inc  
Po Box 64378  
Saint Paul, MN 55164

Linden Oaks Hospital at Edward  
801 S. Washington Street  
Naperville, IL 60540

Providian Financial  
Po Box 660509  
Dallas, TX 75266

III Stdnt As  
1755 Lake Cook Rd  
Deerfield, IL 60015

Medical Collections Sy  
725 S. Wells Ave Ste 700  
Chicago, IL 60607

Quest Diagnostics  
PO BOX 64500  
Baltimore, MD 21264

Illinois Department of Public Aid  
Division of Child Support Enforcem.  
509 S. 6th Street, 6th Floor  
Springfield, IL 62701

Michael Nulf  
1603 Pennsylvania  
Naperville, IL 60563

Respiratory Consultants SC  
2088 Ogden Ave., #250  
Aurora, IL 60504

Rush University Medical Center  
1700 West Van Buren Street, #161 TO  
Chicago, IL 60612

Wffinance  
4920 E State Street  
Rockford, IL 61108-2211

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10592 Se Washington St  
Portland, OR 97216

SBC Ameritech  
Bill Payment Center  
Chicago, IL 60663

Wffinance  
1115 N Salem Dr  
Schaumburg, IL 60194

Select Portfolio Svcin  
Po Box 65250  
Salt Lake City, UT 84165

Wffinancial  
4920 E State St  
Rockford, IL 61108

Sherman Acquisition LLC  
c/o Portfolio Recovery Assoc.  
PO BOX 12914  
Norfolk, VA 23541

United States Attorney  
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Chicago, IL 60604

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Rush University Medical Center  
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Chicago, IL 60612

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4143 121st St  
Urbandale, IA 50323